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PATENT

UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Chet L. Andrews, et al.) Attorney Docket No. VLTI.79914

)

Serial No. 09/910,246) Art Unit: 2164

)

Filed: July 20, 2001)

)

Title: BUSINESS METHOD FOR)
IMPLEMENTING ON-LINE CHECK,)
ACCEPTANCE AND PROCESSING)

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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Enclosed herewith and listed on Form PTO-1449 (also enclosed) are photocopies of patents which Applicant requests be considered by the Examiner and made of record.

<u>U.S. Patent No.</u>	<u>Date</u>	<u>Patentee</u>
5,677,955	10/14/97	Doggett et al.
5,903,881	05/11/99	Schrader et al.
5,920,847	07/06/99	Kolling et al.
5,233,547	08/03/93	Kapp et al.
6,076,075	06/13/00	Teicher
5,283,829	02/01/94	Anderson
6,128,603	10/03/00	Dent et al.

Respectfully submitted,



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LOS/bp

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PTO-1449 (Modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT	Attorney Docket No.: VLTI.79914		Serial Number: 09/910,246
	Applicant: Chet L. Andrews and Samuel A. Wheeler		
	Filing Date: July 20, 2001	Group: 2164	

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE
	5,677,955	10/14/97	Doggett et al.			04/07/95
	5,903,881	05/11/99	Schrader et al.			06/05/97
	5,920,847	07/06/99	Kolling et al.			10/07/96
	5,233,547	08/03/93	Kapp et al.			11/12/91
	6,076,075	06/13/00	Teicher			03/30/98
	5,283,829	02/01/94	Anderson			10/01/92
	6,128,603	10/03/00	Dent et al.			09/09/97

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FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

EXAMINER INITIAL	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Relevant Pages, Place of Publication)

EXAMINER

DATE CONSIDERED

EXAMINER: Initial citation if reference was considered. Draw line through citation if not in conformance to MPEP 609 and not considered. Include copy of this form with next communication to applicant.